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				Application Number	Not Yet Assigned		
IN	<b>FORMATIC</b>	)N D	ISCLOSURE	Filing Date	Herewith		
ST	TATEMENT	BY A	APPLICANT	First Named Inventor	Grant L. Hutchison		
				Group Art Unit	Unknown		
	(use as many s	heets a	s necessary)	Examiner Name	Unknown		
Sheet		of	1	Attorney Docket Number	0920.0061C		

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Examiner Initials*	Cite No.1	U.S. Patent	Document	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	
		Number	Kind Code <sup>2</sup> (if known)			
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	No.	Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>3</sup> (if known)	Name of Patentee or Applicant of Cited of	of Cited Document MM-DD-YYYY	T⁵
13			WO 01/63521	A2-	Capital One Financial Corporation	08-30-2001	
		-	11-10-0				
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Examiner Date Considered Signature \*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance

and not considered. Include copy of this form with next communication to applicant.

<sup>&</sup>lt;sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents.

Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

<sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.

<sup>&</sup>lt;sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.